

The complaint

Mr D complains that several transactions he made from his PaySend PLC account failed.

What happened

In late 2025, Mr D attempted to make several payments from his PaySend account using his card provided by his bank (Bank A). The payments failed.

When Mr D contacted PaySend, it said the problem lay with Bank A. Mr D didn't agree with this, so he raised a formal complaint. But PaySend didn't uphold the complaint as it didn't think it had done anything wrong.

Mr D referred the complaint to this service saying that he'd made enquiries with Bank A, and it had told him it had no record of a request from PaySend to authorise the transactions he'd attempted to make or any record of declining the transactions.

One of our investigators looked into what had happened. But she didn't think PaySend had made a mistake. She said PaySend had provided information which indicated the transactions had failed due to a Visa response code 57. She said this indicated the payments failed due to a restriction on the card or the card type.

As Mr D didn't agree, the complaint has been passed to me to decide.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I've reached the same overall conclusion as the investigator. I realise Mr D will be disappointed as I can see he feels strongly that the problems he experienced were due to something PaySend did wrong. But, overall, I'm not persuaded PaySend has made a mistake when handling Mr D's transactions. I'll explain why.

The investigator has previously set out the transactions Mr D has attempted – both before and after raising the complaint with PaySend. So, I won't repeat everything again here.

There is no dispute that a number of transactions that Mr D attempted have failed. When a transaction is unsuccessful, a 2-digit code will indicate why the payment failed. For example – code 51 means there was insufficient funds to meet the value of the transaction.

In this case, as the investigator has explained, PaySend has provided information that Mr D's transactions using the card provided by Bank A had a response code of 57. So, I've reviewed Visa's '*Core Rules and Visa Product and Service Rules*' which can be found on its website here: <https://www.visa.co.uk/support/consumer/visa-rules.html>.

Section 7.3.6.3 of the rules is called '*Use of Authorization Response Codes*'. And under the heading '*Decline Response Codes Use*', there is a list of codes relating to transaction types which the card issuer will never approve. Code 57 appears in this list as: '*57 (Transaction not permitted to cardholder)*'. This suggests to me that the transactions Mr D was trying to make were not allowed by the type of card he was using.

I understand Mr D says Bank A told him there was no record of any authorisation requests from PaySend for the transactions he attempted. But in these circumstances, I don't think that means PaySend failed to seek authorisation.

Visa's rules explain that a response code of 57 means the issuer will *never* approve the type of transaction attempted. This indicates the decline would have happened automatically, without Bank A needing to manually review or record it (as it might where there are insufficient funds in the account – as in the example of code 51 above). On balance - I think it's most likely that the transactions Mr D made would have automatically rejected at an early stage due to the card's restrictions.

I have no reason to doubt the information PaySend has provided – particularly, as PaySend has also shown that Mr D made a number of successful transactions using a different card issued by a different bank (Bank B). If there was a problem with Mr D's PaySend account or in the way PaySend was processing his transactions, I think it's most likely that the transactions relating to Bank B would have been impacted as well.

Given the above - on balance, I think it's most likely that the transactions were processed correctly but failed as Mr D's card didn't permit the type of transaction he was making. So, while I'm sorry to disappoint Mr D, I won't be asking PaySend to take any further action in respect of this complaint.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 12 May 2026.

Sandra Greene
Ombudsman